

require authentication including, among many different types of documents, *loan applications* (Col. 18, lines 25-38). His system is widely applicable but, other than serving to facilitate the creation of authentic documents electronically, he does not teach the system disclosed and claimed by Applicants.

For example, one of Applicants' elements (claim 1) is a website. The words "website" and "web site" are not found in the Anderson reference. The office action points to Fig. 3 for support for the existence of the teaching of a "website" in the Anderson reference. However, Fig. 3 describes how checks are processed, not mortgages. *See* Col. 23, line 23, to Col. 4, line 61. The text section cited in the office action for its disclosure of a system capable of processing loan applications, namely, Col. 8, lines 66, to Col. 9, line 60, does not mention "internet" or "online" or "website". However, Applicants have stated in their application that other system for applying for a mortgage loan via a website are known. See the Background of the Invention, and page 5 in particular. What Applicants' believe is novel and nonobvious is the coupling or "harnessing" of a mortgage loan processing capability with a website-based mortgage loan application capability.

Other aspects of Applicants' invention, as claimed, are not discussed in the Anderson specification, namely, title insurance, flood insurance, appraisal reports, and underwriting. Simply put, the Anderson reference deals only tangentially with one aspect of processing loan applications, namely, the signatures required to authenticate mortgage loan documents. He does not teach Applicants' claimed process or make Applicants' claimed process obvious.

In view of the foregoing remarks, Applicant believes that the present application is in condition for allowance and reconsideration of it is requested.

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Respectfully submitted,



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